

PTO/SB/08A (08-03)

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)		Complete if Known	
		Application Number	09/747,308
		Filing Date	12/22/2000
		First Named Inventor	Badari
		Art Unit	3624
		Examiner Name	LALITA M HAMILTON
Sheet 1 of 9	Attorney Docket Number	MS1-428US	

U.S. PATENT DOCUMENTS							
Examiner Initials ¹	Cite No. ¹	Document Number		Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	
		Number-Kind Code ² (if known)					
		US-	3,842,248		10-15-1974	Yarnell et al.	
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
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Sheet 2 of 9	Attorney Docket Number	MS1-428US	

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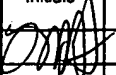
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[Signature]		US- 6,240,444		05-29-2001	Fin et al.	
		US- 6,373,950		04-16-2002	Rowney	
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		US- 4,905,828		03-08-1990	Martin	
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FOREIGN PATENT DOCUMENTS							
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		Country Code ³ -Number ⁴ -Kind Code ⁵ (if known)					
[Signature]		EP 0745947		12-04-96	Bednar et al.		
		WO 91/16691		10-31-91	Jones et al.		
		WO 93/08545		04-29-93	Jones et al.		
		WO 96/08783		03-21-96	Stein et al.		
		WO 97/24680		07-10-97	Munsil et al.		
		JP2000113089		04-21-00	Sasazawa		

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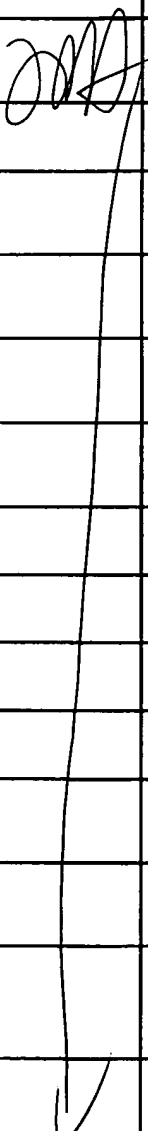
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NON PATENT LITERATURE DOCUMENTS

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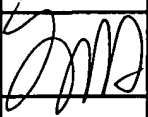
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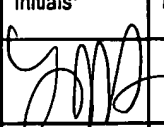
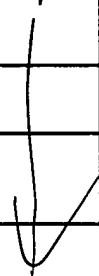
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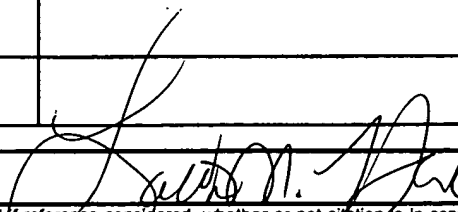
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		Application Number	09/747,308		
		Filing Date	12/22/2000		
		First Named Inventor	Badari		
		Group Art Unit	3624		
		Examiner Name	LALITA M HAMILTON		
Sheet	9	of	9	Attorney Docket Number	MS1-428US

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
 		"Toward Better Bill-Payment Processing", April 1996, Bank Technology News, Vol. 9, No. 4, p.10.	
		"E-Bill Customers Over the Internet", 8 January 1996, Twice, Vol. 11, No. 1, p.142.	
		"Visa to Offer Electronic Bills", 17 July 1995, Interactive Age, Vol. 2, No. 19, p.4.	
		Messena et al., "Building and Hosting Design -time ActiveX Controls"- Internet Reference, HTTP://www.microsoft.com, 1/21/97.	
		Tompkins et al., "HTML Design-time", - Internet Reference, HTTP://www.microsoft.com, 2/12/97.	

Examiner Signature		Date Considered	9/14/05
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